



District Director's Corner

This has been one of those Best of Times and Worst of Times years for the SBA St. Louis District Office. The local bad news is that several of our staff members have faced some very serious health problems and surgeries requiring extensive time off this year. The good news is that their co-workers have covered for them admirably. Working diligently with our lending and resource partners, St. Louis is currently ranked among the top 10 SBA offices in the nation.

This year, our programs have benefited from seeds that we have sown over time, especially our 504 loan program. The 504 loan program provides long-term, fixed-rate financing to small businesses to acquire real estate or depreciable equipment for expansion or modernization. Typically a 504 project includes a loan secured from a private-sector lender with a senior lien, a loan secured from a community development corporation with a junior lien (covering up to 40 percent of the total cost), and a contribution of at least 10 percent equity from the borrower. Our office has exceeded our fiscal year 2006 504 loan goals, but we continue to sow those seeds for next fiscal year. A heartfelt thank you goes out to our community development companies that made these loans happen.

The national bad news is that most of us in the district office assumed duties this year that were totally different than what we have ever done before. Across the nation, most SBA employees pitched in to process disaster loans from hurricanes Katrina, Rita and Wilma. For us, it was a different, but rewarding experience. In a small way, we are helping fellow Americans recover from disasters and put their lives back together. We are blessed to be in a position where we can help them.

Every federal government agency has goals to accomplish during each fiscal year. Over the past year our office has moved slowly but surely up the ranking and we are on track to meet or exceed all of

Continued on Page 2



SCORE: Counselors to America's Small Business is a resource partner of the SBA dedicated to entrepreneur education and the formation, growth and success of small businesses nationwide by providing face-to-face and online counseling and mentoring as well as training seminars and workshops. There are more than 10,500 business men and women serving as SCORE volunteers in 387 chapter locations.

SCORE is built on the strength of its volunteers. Each year, SCORE counselors touch thousands of lives, generously sharing their knowledge and experience so that entrepreneurs can realize their dreams of business success. If you want to share your business expertise, give back to your community and connect with like-minded people, volunteer with SCORE today.

Counselors come from a variety of occupations and backgrounds. Many volunteer counselors owned small businesses for years; others have worked for major firms such as 3M, General Electric, and Procter & Gamble. Some benefited from the mentoring of a SCORE counselor while in business and are now returning the favor. Counselors share a belief that small business owners are more likely to succeed if they have a business mentor to guide them.

While the SCORE chapter in your area is always actively working to recruit new members, there is a pressing need for members located in northeast and

Continued on Page 4

Inside This Issue

WEDO: Women's Economic Development Outreach Tour	2
Small Business Week Nominations	2
Spotlight on the Field	3
Identities: If They are Worth Stealing, They are Worth Protecting	3
Community Express Loan Workshops	4
Top Lenders in Fiscal Year 2006	4

Director's Corner

continued from Page 1

our goals. Along with our partners in eastern Missouri, we have worked harder and smarter and are helping small businesses succeed!

We thank all of you who subscribe to our *Gateway e-Gazette* and hope that what we provide is worth your time and effort. If there is anything that you would like for us to share or address, please let us know.

Dennis Melton

SAVE THE DATE

**January 23, 2007
St. Louis, MO**

WEDO: Women's Economic Development Outreach Tour

The WEDO Tour is a full-day program packed with high-level information, tips, ideas and advice from the top experts and executives in your area. Its fast-paced format delivers quick access to information of real value for women business owners.

Register today at WE-DO.net or for additional information call 888-NCB-4BIZ (622-4249)

Gateway e-Gazette

Official quarterly small business e-newsletter of the U.S. Small Business Administration's St. Louis District Office.

200. North Broadway, Suite 1500
St. Louis, MO 63102
(314) 539-6600

Rose Epplin Garland, CMP
Editor
rose.garland@sba.gov

Brenda Klages
Contributing Editor
brenda.klages@sba.gov

Angie Wells
Contributing Editor
angela.wells@sba.gov

We welcome your questions or comments.
Please contact any of us at the e-mail
addresses listed above.

Small Business Week 2007: Calling All Small Business Owners!

Do you know an exceptional small business person? If you do, we want to know. **Small Business Week will be May 7-12, 2007**, but the SBA is now looking for nominees for the 2007 Small Business Week awards.

The awards include: Small Business Person, SBA Young Entrepreneur, Small Business Exporter, Family-Owned Business plus small business champions including Financial Services Champion, Home-Based Business Champion, Minority Small Business Champion, Small Business Journalist, Veteran Small Business Champion and Women in Business Champion.

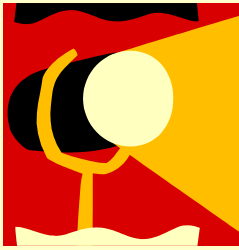
The criteria for the Small Business Person of the Year award are:

1. *SBA assistance* -- in any form: guaranteed loan, SCORE, SBDC, Grace Hill Women's Business Center, 8(a), HUBZone, SDB.
2. *Staying power* — a substantiated history as an established business
3. *Growth in number of employees* — a benchmark to judge the impact of the business on the job market.
4. *Increase in sales and/or unit volume* — an indication of continued growth over the last three years.
5. *Current and past financial performance* — financial reports substantiate an improved financial position of the business.
6. *Innovativeness of product or service offered* — an illustration of the creativity and imagination of the nominee.
7. *Response to adversity* — examples of problems faced in the nominee's business and the methods used to solve them
8. *Contributions to community-oriented projects* — evidence of the use of his/her personal time and resources

You can find more information on this process and the criteria for the other awards by logging on to www.smallbusinessweekstl.org.

The deadline for submitting nomination packets is November 3, 2006, to Rose Garland, SBA, St. Louis Place, 200 North Broadway, Suite 1500, St. Louis, MO 63102.

You can contact Ginni Campbell, Campbell Consulting Group, chair of nominations, at (314) 469-8786, or Rose Garland, SBA, at (314) 539-6600, ext. 232, for additional information.



Spotlight on the Field

News from Northeast Missouri

On Tuesday, August 29, 2006 Michael Hager, SBA associate deputy administrator for Capital Access, met with several SBA employees at SBA's Kansas City Regional Office about the future of SBA lending. Representing the St. Louis District Office (SLDO) were Lorraine McKinney, acting lead lender liaison; Brenda Klages, senior area manager for southeast Missouri; Jay Edwards, senior area manager for east central Missouri; and Bob Newman, senior area manager for northeast Missouri. All SLDO attendees came away from the meeting pleased, believing the changes would serve eastern Missouri lenders well. They believe lenders will like the changes, which will give the banks in eastern Missouri more autonomy and responsibility in servicing and liquidating loans.

News from Southeast Missouri

After 16 years at the Southeast Missouri State University Small Business Development Center, Buz Sutherland has retired. His last day was September 29, 2006. The good news is that SBA will still get to work with Buz in his new position as the executive director of the Southeast Missouri Economic Development Alliance (SMEDA). SMEDA's goal is to strengthen job growth and economic development in Scott, Mississippi, New Madrid, Pemiscot, Dunklin and Stoddard counties in the Bootheel. Good luck, Buz! Bill Vickery is the new center director as of September 30.

News from Central Missouri

The Callaway Bank was recently approved as a SBAExpress lender. Doug Look, vice president of The Callaway Bank, said, "The Callaway Bank has a long tradition of serving small business in innovative ways. Our SBAExpress certification lets us provide yet another option for customers in helping them succeed in business." This fast and flexible loan program is ideal for someone who needs up to \$350,000 to establish a new business or to assist in the operation, acquisition or expansion of an existing business with a seven year payoff plan. Congratulations to The Callaway Bank for this certification.

Identities – If They are Worth Stealing, They are Worth Protecting

Identity theft may be funny on a commercial, but it can be devastating if it happens to you. Breaches of personal information -- such as social security numbers and account numbers with pins -- are increasing and affecting more people and more types of companies each day.

As security measures to protect personal information increase, so do the methods to break into these systems. Legislators are trying to catch up with the crooks by creating laws that will lead to tighter security measures. Laws being considered by state legislatures require businesses to improve their security systems. Companies that don't take their customers' personal identity information seriously will be held accountable for any breaches. Federal laws also require that companies have a plan of action in the event of a breach. California is leading the way, while new legislation in other states now requires companies to notify people when their personal information has been compromised.

Corporate executives need to have a comprehensive plan to safeguard their customers' information. They need to realize that breaches can occur even when the information is no longer in their company's computer, but has been transferred to another company.

If a breach occurs, it's still not too late for companies and their customers to protect themselves. Credit reporting companies should be notified as soon as possible. If you call one of the three major credit reporting companies, all three will share the information.

The Federal Trade Commission lists steps to be taken by businesses in the event of a breach, including those steps required by law. Almost everything a business or individual would need to know about ID theft can be found at a special website, set up by the FTC — <http://www.consumer.gov/idtheft/>. Spend a few minutes at that site and you may save yourself from years of problems.

Community Express Loan Workshops

Do you need a \$5,000 to \$25,000 loan to address financial issues in your small business? Do not miss the Community Express Loan Workshops where you can learn how to apply for a SBA guaranteed loan through a nationally approved SBA lender. This workshop is free!

The Community Express Loan Program is the fastest and simplest way for a small business to obtain working capital and the benefits include:

- Loan amounts of \$5,000 to \$25,000
- Seven year term
- No collateral required
- Easy application process
- All industries considered, and
- Fast turn-around time

Each attendee should bring with them the following:

- Photo copy of driver's license or official ID
- Social Security number
- Federal Tax ID number and business checkbook
- Evidence of LPRA status if not a citizen

The following workshops will be hosted by the Grace Hill Women's Business Center:

October 19

Two Sessions: 10 am-Noon OR 6-8 pm

St. Louis Community College at Florissant Valley,
Multi-Purpose Room, Student Center
3400 Pershall Road, St. Louis, MO 63135

Please pre-register for the above by calling the Grace Hill Women's Business Center at (314)584-6840.

Community Express Loan Fairs

The following loan fairs will be hosted by the Missouri Small Business Development Center. For more information, contact the SBDC at (314) 241-1511 or register online by logging onto <http://missouri.ecenterdirect.com/>. Seating is limited. Please pre-register.

November 8 1 – 3:00 pm

St. Louis Community College at Forest Park
5600 Oakland, St. Louis, MO 63110

November 9 1:30 – 3:30 pm

St. Charles Economic Development Center
5988 Mid Rivers Mall Dr., St. Charles, MO 63304

November 14 1:30 – 3:30 pm

St. Louis County Library
1640 S. Lindbergh, St. Louis, MO 63131

continued from Page 1

SCORE

southeast Missouri. If you live in the northeast corner of Missouri and want to give back to your community, please call Bob Newman at 573-406-0134. If you live in the southeast corner of Missouri and want to give back to your community, please call Brenda Klages at 573-837-2313.

If you live in central Missouri or the St. Louis area and would like to volunteer, call John Evans in St. Louis at 314-367-0297, or John Dean in Columbia at 573-875-2018.

Volunteer with SCORE today and help make dreams come true.

Most Active Lender Rankings For Fiscal Year 2006

Multi-State	# of Loans	Amount
U.S. Bank N.A.	241	\$21,139,100
Commerce Bank N.A.	136	12,023,725
Bank of America N.A.	86	2,775,300
National City	83	6,562,900
Capital One Federal Savings	58	2,365,000
Innovative Bank	40	445,000
Superior Finance Group	38	300,000
Regions Bank	23	4,795,400
Southwest Bank of St. Louis	21	4,346,545
BLX	16	1,609,000
CIT Small Business	15	11,119,300

Community Banks	# of Loans	Amount
Central Bank	33	\$2,321,000
The Bank of Missouri	20	4,433,400
Exchange Bank	17	2,409,800
Heartland Bank	16	3,413,350

Certified Development Companies	# of Loans	Amount
Economic Development Center of St. Charles County	44	\$27,992,000
RMI	19	10,567,000
Business Finance Corporation of St. Louis County	18	9,416,000
Small Business Growth Corporation	13	8,156,000

If you would like to subscribe to receive this quarterly e-newsletter and other periodic information, please go to <http://web.sba.gov/list/> and click on the box in front of Eastern Missouri Newsletter, submit your name and e-mail address, and click Submit.